



THE BUSINESS ADVOCATE

FALL 2014



A publication of the Nevada Department of Business and Industry

Hundreds in attendance at 3rd annual Governor's Conference on Small Business

As the ink dries on this edition of The Business Advocate, we are taking stock of the 3rd annual Governor's Conference on Small Business which took place September 19th at the Rio Pavilion Ballroom in Las Vegas.

It has been a busy summer in our offices as we work to implement events and activities to assist entrepreneurs and small businesses throughout the state.

By all indication, we are declaring the conference a success! More than three years ago, the idea for a statewide small business conference was born. Our Department has had the honor and privilege to work closely with the Governor to present this comprehensive event in both northern and southern Nevada in alternating years.

This year's event in Southern Nevada featured more than 100 exhibitors at the Business Resource Expo, six interactive and informative panel discussions and an inspiring luncheon program fea-

turing special guest speakers and keynote address by Governor Brian Sandoval.

During the lunch program, Governor's Office of Economic Development Director Steve Hill spoke to the State's efforts to bring some big economic wins to the state, including Nevada's selection as an unmanned aerial vehicle (UAV) test site and the decision by Tesla to build and operate their \$5 billion battery factory within our borders.

Dr. Kenneth Witcher, Dean of Aeronautics at Embry-Riddle University Worldwide and former team member of the Air Force Thunderbird Squadron, gave an overview of what makes Nevada such a draw for developing industries like UAV. He also highlighted the opportunities for entrepreneurs and small businesses to become a part of the developing industry.

Students from Rancho High School Academy of Aviation performed a demonstration of their UAV aircraft to demonstrate the technology that earned them a national title in the Real World Design Challenge.

Governor Sandoval addressed the audience of more than 700 and declared that with Nevada's continued economic recovery and comeback, our State's best days are ahead. He also emphasized the importance of an educated workforce to meet the needs of these new industries as well as existing businesses and indicated that during the next legislative session, finding new solutions to education funding would be a priority.

The conference would not have been possible without the generous support of our sponsors and supporters. In particular, we'd like to thank the following sponsors for their financial support which allowed us to offer

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Business plan competitions help fuel today's entrepreneurs



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ACCESS TO CAPITAL CORNER:

Pitching for Dollars

Business plan competitions have become wildly popular in recent years and competing could help fund your capital-starved venture. Awards range from bragging rights to thousands in cash or equity shares. In addition to cash, winners can benefit from in-kind services like marketing, legal assistance, mentoring, and office space. It is an excellent opportunity to gain experience in ideation from initial concept pitch through business plan creation and hopefully, implementation of that plan.

Business plan competition has its humble beginnings in the early eighties. Two MBA students from the University of Texas wanted an activity in their business school to equal that of the distinguished Moot Court competition in the university's law school program. In 1984, "Moot Corp" (now called Venture Labs Investment Competition) held their first competition for Texas MBA students only. By 1989, it had become a national event with MBA teams from the likes of Harvard, Carnegie Mellon and Purdue vying for the win. The competition went international in 1990 and the field has been growing ever since.

Many competitions are open to only students of the hosting college but contests for students from any accredited university are growing. Non-students may be able to participate as part of the team as long as at least one teammate is a current student. The number of non-student contests open to startups and established businesses are increasing as well. With more than 400 competitions per year, there is something for just about every field such as social, energy, technology and health.

TEAMWORK MAKES THE DREAM WORK

Last fall, Greg Friesmuth, Jinger Zeng and classmates at UNLV worked closely with MBA students in Dr. Andrew Hardin's "New Venture Creation" class at UNLV's Center for Entrepreneurship where they developed a business plan for Friesmuth's engineering capstone project and Skyworks Aerial Systems was born. Skyworks is a hardware company that designs, manufactures and sells unmanned aerial systems (UAS).

After honing their business plan and bringing other key members on the team, the Skyworks group entered into the 2014



Dominic Anthony Marrocco Southern Nevada Business Plan competition.

Preparing for a competition can take months of planning. The team benefitted from practice presentations filmed by UNLVTV. According to Dr. Hardin, "The presentation greatly improved during the process. The key takeaway is that preparing for a competition requires a great deal of work and cooperation by the team members."

Skyworks was awarded the grand prize in the competition and took home over \$85,000 in cash and prizes. The team went on to win \$10,000 and first place in the 2014 Innovation Challenge hosted by the North American Professionals & Entrepreneurs Council (NAPEC), beating out teams from MIT and Carnegie Mellon.

According to Zeng, the key to their success was finding cohesive partners to create what Zeng called 'active conversation across multiple disciplines.' "It's how the real world and real industry work. Our team did great in that aspect." With a chuckle she added, "Team work makes dream work!"

WINNING ISN'T EVERYTHING

Although winning the top prize is great, it is not the only reason to enter these contests. Just like participants that do not get funding on the popular television show Shark Tank, being a finalist in high-profile competitions can throw a spotlight on your business through media attention about the contest, opening the doors for other funding opportunities.

Judges for these competitions are often investors, CEOs and successful entrepreneurs that can offer invaluable advice and feedback on your plan. Some audience members may be looking for the next big idea to invest in as well. The connections made during these events can be just as vital to your success as receiving funds.

(Continued)

Business plan and idea pitching competitions may not be for everyone. It takes many steps to turn your idea into a great business. Like a roadmap that is not drawn right, you may eventually get where you want to go but you might end up making a few wrong turns along the way.

WHERE TO FIND COMPETITIONS

www.Istart.org - iStart began as studentbusiness.com by three Harvard University students. It was bought by Ewing Marion Kauffman Foundation in 2009 and currently has more than 400 competitions in its database.

<http://studentcompetitions.com> – Student competitions started in 2010 by four competitive college students as a competition listing service. The company has added other products and services to include global talent database management.

<http://www.bizplancompetitions.com> – A searchable database of entrepreneurship contests, elevator pitch events, and business plan competitions.

NAME	CATEGORY	GRAND PRIZE	TOTAL PRIZES	WEBSITE
New Space Business Plan "Lightning Pitch"	New independent ventures in seed, start-up or early growth stages in space related fields	\$20,000	\$30,000	http://newspacebpc.com/lightning-pitch-2014
Clean Tech Open	Start-ups (initial funding caps) in clean technology	\$20,000 cash & services	\$200,000 for national winner	http://www2.cleantechopen.org/overview
Dominic Anthony Marrocco Southern Nevada Business Plan Competition	Any type of industry doing business in Clark, Nye or Lincoln Counties.	\$80,000 cash and in-kind prizes		http://snbpc.com
North American Get in the Ring – Startup Pitch Competition	U.S., Canada or Mexico startup not more than 5 years old.	\$10,000	\$16,000	www.kauffman.org/gitr national website : www.gitr.nl
Donald W. Reynolds Governors Cup - Nevada	Nevada Graduate or Undergraduate	\$20,000	\$35,000	http://nvgovernorscup.org/
The Lieutenant Governor's Cup	Nevada Graduate or Undergraduate in clean, renewable or efficient energy technology and services	\$10,000		http://nvgovernorscup.org/the-lieutenant-governors-cup
Donald W. Reynolds Tri-State Award	Winning teams from Governor's Cup in Arkansas, Nevada and Oklahoma	\$30,000	\$118,000	www.arcapital.com/aeaf/tristate
The Sontag Entrepreneurship Award Competition	University of Nevada, Reno students	\$50,000		http://www.unr.edu/sontag
University Of Nevada Reno Entrepreneur Club Annual Pack Pitch Competition	Open to all students from any college or university	\$500	\$850	https://www.facebook.com/unreclub Idea pitch only – no business plans
Truckee Meadow Community College (TMCC) Business Plan Competition	TMCC Graduate or Undergraduate and TMCC High School	Scholarship funds and in-kind gifts	Dependent upon sponsorship	http://www.tmcc.edu/business/business-plan-competition
First Look West (FLoW) Clean Energy Business Plan Competition	Half team must be U.S. undergraduate or graduate students	\$100,000	\$160,000	http://flow.caltech.edu/apply
Sierra Nevada College J&L and Warren Trepp Business Plan Competition	Sierra Nevada College students	\$4,500	\$6,750	http://www.sierranevada.edu/event/jale-and-warren-trepp-business-plan-competition

The Affordable Care Act and Your Business

By Jake Sunderland, Division of Insurance Public Information Officer

The two most common questions that the Division of Insurance receives from employers regarding the Affordable Care Act (ACA) are: Will I have to provide health insurance coverage to my employees and if so, how much will it cost? And while the answers to these two questions can fill countless pages with explanations, scenarios, examples, data and charts, I will endeavor to at least briefly answer them here and point you in the direction of more detailed and technical information if you wish to learn more.

Will I have to provide coverage to my employees?

The law does not require you to provide health insurance but there may be financial penalties for not doing so.

Starting in 2015, if you employ 100 or more full-time employees or full-time equivalent employees, and you do not provide affordable minimum essential coverage to at least 70 percent of your full-time employees (and their dependents), you will be required to pay an assessment to the Internal Revenue Service (IRS).

In 2016 and later you will be required to pay an assessment to the IRS if you employ 50 or more full-time or equivalent employees and do not provide affordable minimum essential coverage to at least 95% of your full-time employees (and their dependents).

The law specifically exempts all businesses that have fewer than 50 full-time employees or full-time equivalent employees from this assessment.

HEALTH INSURANCE RATES

Nevada continues to see a competitive small group health insurance market. Carriers can now submit quarterly rate adjustments, and for 2014 the Division has approved eight quarterly adjustments decreasing rates in the small group market.

(Continued)

Should I provide coverage to my employees?

EMPLOYEE COUNT

For your employee count, your full-time employees and the number of full-time equivalent employees is used. This includes:

Employees who work
an average of
30+ HOURS A WEEK

Employees who worked
130+ HOURS A MONTH

**SEASONAL
EMPLOYEES**

For more information please contact the Nevada Division of Insurance

HOW TO CALCULATE YOUR FULL TIME EMPLOYEE EQUIVALENT



Number of hours worked
by all **part-time** employees



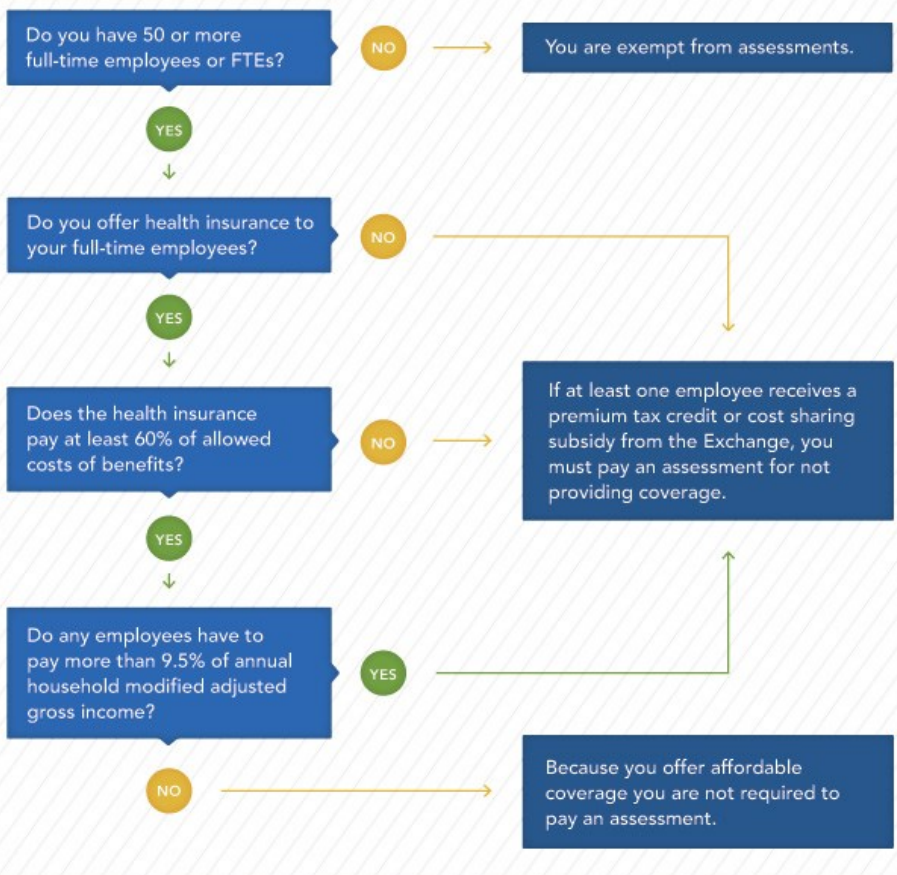
120



**Full-time equivalent
employee count**
(Round down to the
nearest whole number)

NOTE: This calculation takes into account all employees employed by the same person, entity, or group. For example, one individual owning two unrelated businesses, each with 40 full-time employees and equivalents, may be considered a large employer with 80 employees.

SHOULD I PROVIDE COVERAGE?



Proposed rates for plan year 2015 have also been submitted in the small group market. There is a 42 percent increase in the number of plans available and proposed rates across the entire small group market are remaining stable with little change relative to 2014.

The Division has taken great steps to make sure that consumers have open access to all proposed and approved health insurance rates in the individual and small group markets. By visiting rates.doi.nv.gov businesses in Nevada can access information about health insurance rates in a couple of different formats.

The first option is healthrates.doi.nv.gov, where visitors can see health insurance rates, benefits, drug formularies and provider networks for all health plans being offered in Nevada (on or off the exchange) in the individual and small group markets. They can search by age, county, preferred metal tier, and whether or not they want to see plans offered on or off the exchange. Rate data in this section is approved for 2014, and proposed for 2015.

The second option is doi.nv.gov/Rate-Filings where

consumers can view the requested rate changes carriers have submitted to our office in the individual and small group markets.

Rates for plan year 2015 will be approved on September 1, and will be made public, online at the addresses above on October 16, 2014.

GUIDANCE WHEN YOU NEED IT THE MOST

Purchasing insurance for your business can be confusing. As you navigate the Affordable Care Act and the new challenges and opportunities it has created in the health insurance marketplace, remember that the Nevada Division of Insurance is here to help you.

If you still have questions the Division has published the “Nevada Employer’s Guide to the Affordable Care Act.” This guide explains in great detail how the ACA impacts businesses in Nevada, including more detailed information on how to determine the size of your business. Visit doi.nv.gov/EmployersGuide to read it today.

Remember to always verify with the Nevada Division of Insurance that the person or company you are working with is licensed, certified or authorized to conduct business in this state. You can do this online at doi.nv.gov.

New Title Insurance Tool Educates Consumers, Real Estate Professionals



As any real estate professional knows, one aspect of the real estate transaction that causes the most confusion to consumers is the purchase of title insurance. Most home buyers and sellers don’t understand what it is, why they have to purchase it or that they have a choice in selecting title insurance agencies or insurers. To most people it’s just another line item on their closing costs. The Division of Insurance is excited to announce the launch of a new title insurance and escrow rate comparison tool online that real estate professionals can now refer their clients to in order to learn more about title insurance.

The purpose of this tool is to help consumers make educated title insurance decisions when they are purchasing or refinancing a house.

The rate comparison tool is the key component of a title insurance educational program designed to educate Nevada consumers about title insurance products and the consumer’s right to select a title agency and title insurer.

“I’m thrilled that the Division is able to provide such a valuable service to all Nevadans, and anticipate that real estate professionals will find it an invaluable resource to share with their clients,” said Insurance Commissioner Scott J. Kipper.

Most people do not realize that they have a choice when it comes to the selection of a title agency and insurer.

The rate comparison tool will allow a consumer to identify the purchase price; down payment amount; county and whether or not the house is a short sale, traditional purchase or refinance and will then display and compare the title insurance rates and escrow fees based off the information inputted.

By visiting <http://doi.nv.gov/Consumers/Title-Insurance/> consumers can view title insurance and escrow rates, as well as find the “Consumer’s Guide to Title Insurance,” a guide that explains how title insurance works and why it’s important to purchase it.



RESOURCE ORGANIZATION SPOTLIGHT: SCORE

For the Life of Your Business

Celebrating 50th anniversary - 10 Million Clients served!

SCORE is a volunteer based national non-profit association dedicated to offering unlimited business mentoring and counseling at no cost, for the life of your business. SCORE is a resource partner of Small Business Administration.

SCORE Las Vegas is one of 350 chapters in the nation, and it has earned multiple regional and national recognitions.

SCORE Las Vegas have more than 50 active certified mentors, which includes retired and active business owners and executives, and they operate out of multiple locations valley-wide. These SCORE mentors provide resource and expertise to maximize the success of startups and existing small businesses.

The no cost mentoring and counseling provided are in the areas such as consulting, contracting, food and beverage, health care, arts & entertainment, automotive, manufacturing, industry & agriculture, marketing, business planning, business lending, operation & management, travel & hospitality, retail, home based business, technology and e-commerce, social media, business management, financial, and many more.



CONTACT SCORE

Las Vegas main office:
300 South 4th Street
Suite 400
(702) 388-6104

SCORELV.org
Facebook.com/SCORELV

SCORE National (free webinars): SCORE.org

Entrepreneurship: Its Never Too Late

Don Beckman, who previously worked as an electrician, was laid off from his job due to economic downturn in the Las Vegas valley. At that time Don was 57. He wasn't sure when the local Las Vegas economy would come back and even when it comes back he wondered how things would work out for him due to his age. Don made a decision to start his own business and decided to invest all of his expertise in it.

Don had never started or owned a business before but understood the challenges of starting a business. He started visiting the SCORE office, worked on his business plan and patiently went through the necessary phases in order to start Solar Institute of Nevada.

Solar Institute of Nevada offers 40 hour Photovoltaic Systems courses which includes the science of solar, electrical and mechanical integration, installation, troubleshooting, maintenance and more. The course helps prepare students for the state exam. As a result of the training offered through Solar Institute of Nevada, 98% of individuals pass the state exam on their first attempt, the other 2% pass on their second attempt.

Now in it's fourth year of operation, Solar Institute of Nevada not only offers classes to public and potential entrepreneurs but has contracted with the State to teach at Southern Nevada prison. Year after year, Solar Institute of Nevada has generated progressive revenue. Recently, the company also started offering financial options and plans for potential students who are unable to pay upfront for the course.

**SOLAR
INSTITUTE**
OF NEVADA

SolarInstitute.biz

1 Million Cups Launches in Las Vegas

Las Vegas is now the newest home of a national program to engage, educate and connect local entrepreneurs. 1 Million Cups — based on the notion that entrepreneurs network and discover solutions over a million cups of coffee — is a free, weekly gathering that helps to build startup communities on a grassroots level.

Every Wednesday morning, entrepreneurs, innovators, investors and other interested community members are invited to attend each Wednesday from 9 to 10 a.m. at The inNEVation Center, Powered by Switch, a state-of-the-art public/private collaboration space. It is located at 6795 Edmond St. in Las Vegas, west of McCarran International Airport and immediately south of Interstate 215. For more information on 1 Million Cups please go to www.1millioncups.com.

Phil Randazzo has worked to bring 1 Million Cups to Las Vegas because he found the event has a great atmosphere. "I knew the Las Vegas community would benefit from this event," he said. "We need everyone's help to encourage the entrepreneurial community to attend and let other entrepreneurs know what Las Vegas has to offer."

Governor's Conference, cont'd

attendee tickets at a great value:

- Bank of Nevada
- Bank of America
- CDFI Clearinghouse
- Century Link (plus raffle items!)
- DETR
- Las Vegas Metro Chamber of Commerce
- NV Energy
- Nevada Governor's Office of Economic Development
- Nevada Microenterprise Initiative

Thank you as well to all of the panelists, moderators, marketing partners, in-kind donors, UAV companies that displayed or demonstrated drones and our exhibitors. We also want to thank the Las Vegas Metro Chamber of Commerce for their event planning expertise and registration assistance.

And finally, thank you to those that attended the conference! We're so glad you joined us. A post-event survey was emailed earlier this week. If you didn't receive an official survey, we'd still love to hear from you. Drop us a line to tell us what you liked, or how we could improve.

And for our friends in Northern Nevada, we are looking forward to bringing this event back to you in 2015!

ask
an
EXPERT



Shaundell Newsome
Founder/Visionary
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Q: What will having a formal marketing plan do for my company?

A: A good marketing plan will help everyone, including your company executives/employees clearly understand your brand. David Ogilvy, Babe Ruth of advertising stated that a brand is; "The intangible sum of a product's attributes: its name, packaging, and price, its history, its reputation, and the way it's advertised." The key word is intangible.

The marketing plan will give your business plan an identity, a personality and an attitude to be attractive to the consumer. It's like taking a shell of a company and breathing life into it. A good marketing plan will define the company's character, how it behaves and how it communicates. Unfortunately, most people have their own definitions of marketing.

A solid marketing definition is the business activity of presenting products or services in such a way as to make them desirable to the consumer. The challenge for most business owners is how to entice the consumer to purchase their product. First, you have to tell the truth. Second, you have to respect the marketing process. Third you must measure your marketing efforts. The marketing plan should do all of these things.

Customers want to be "courted" not sold. A marketing plan is NOT hypothetical ideas and assumptions based on the opinions of a few people. It's a detailed strategy utilizing marketing tools (advertising, public relations, social media, etc.) to make your product "desirable."

It's simple! A solid marketing plan will develop a lifetime relationship with the customer.

Have a question for one of our guest experts? Email cfoley@business.nv.gov.



Nevada's Small Businesses Continue to Show Growth

According to Nevada Department of Employment, Training and Rehabilitation, as Nevada continues to rebound from the recession, small employers are adding more jobs. All told, businesses with fewer than 100 workers added 20,000 jobs over the year ending in the first quarter of 2014.

"A growing economy depends on growing small business. I am please that these small businesses are once again expanding and remain the engine driving Nevada's economic growth and recovery. We will continue to help these start-ups, entrepreneurs and small businesses find success in the Silver State," said Governor Brian Sandoval.



Employment in firms with fewer than 100 employees totaled 558,000. This represents a decrease of 27,000 from the pre-recession peak in fourth quarter of 2007, according to Bill Anderson, chief economist for Nevada Department of Employment, Training and Rehabilitation (DETR). "At its lowest point, first quarter of 2010, there were only 510,000 workers in this size category," said Anderson. "From peak to trough, nearly 75,000 jobs were lost due to the recession. Since its lowest point, there has been a steady trend of employment growth, resulting in 47,000 jobs being regained. In the past year, nearly 20,000 jobs have been added."

Five industries account for one-fifth of small business employment: full-service restaurants, limited-service restaurants, physicians' offices, supermarkets and managing offices.

"In total, there are more than 74,000 private sector worksites statewide. Nevada's economy is dominated by small firms, defined as those with less than 100 employees, Anderson said. "Worksites with less than 100 employees account for a little over 98 percent of all establishments in Nevada."

To read more from the report, please visit <http://detr.state.nv.us>.

Nevada Housing Division offers down payment grants in Clark, Washoe Counties

The Nevada Housing Division has launched Home Is Possible, a new down payment grant program for residents of Clark County and Washoe County. Qualified applicants can receive a grant of up to 4% of the loan amount to be applied toward down payment and/or closing costs. The program is available to homebuyers financing a primary residence with a government insured FHA, USDA RD or VA loan. Grants for borrowers seeking conventional financing will be available in November.

General guidelines and requirements of the Home is Possible program include:

- Homebuyer must purchase the home to occupy as the primary residence
- Minimum credit score of 640 for government insured loans; 660 for manufactured homes and 680 for conventional loans
- Home purchase price under \$400,000
- Qualifying income on mortgage application must be below \$95,500
- Borrowers must take an approved home buyer education course
- Borrower must meet the lender's specific underwriting requirements
- There is no repayment obligation; no first-time home buyer requirement

"This is a unique down payment assistance program in that borrowers are not required to be first-time home buyers and a higher income limit means more people can qualify," said Housing Division Administrator CJ Manthe.

The program, funded from private taxable mortgage funds, will be available on an ongoing basis. To get started, interested home buyers should visit <http://housing.nv.gov> to find a list of participating lenders.

State Consumer Affairs Unit Provides Fraud Complaint Resolution

Every day, citizens of Nevada and others throughout the country run the risk of being victimized by fraud. There is a tremendous need in our state for assistance to the community. Our mission is to provide information to the public concerning activities occurring within the State of Nevada and our residents and improving the quality of services to consumers.

Our services also benefit businesses that are operating lawfully by promoting a level playing field. When we pursue businesses that chooses to defraud their customers, we strive to eliminate those bad actors in order to allow honest businesses to thrive.

Our office receives numerous telephone calls daily from constituents seeking information or inquiring about anything from real estate matters, where to obtain a business license, where to file a complaint, and which agency to contact regarding a particular problem. Complaints can be submitted via email, U.S. mail, and walk-ins must complete a complaint form. This provides the consumer an opportunity to have their complaint reviewed by an investigator to determine a resolution.

We identify the issues from both the business and constituent, reduce any misunderstandings, clarify priorities, vent emotions, find points of agreement, explore new areas of compromise, and negotiate an agreement in an attempt to resolve any disputes. We also work closely with the Governor's office, local and state agencies, other states, and federal agencies.

Our office has a knowledgeable and courteous staff which allows us to provide great customer service to constituents throughout the state. Constituents are generally satisfied with the response they receive from our state offices, and often mention how pleased they are to be able to speak with a live person.

CONTACT US

Dept. of Business & Industry,
Consumer Affairs Unit
(702) 486-2750
consumerhelp@business.nv.gov

Made in Nevada

By Dave Archer, special to the RGJ



Made in Nevada (MIN), the Silver State's longest-running marketing cooperative, promotes Nevada-made products, food and art and serves as the voice of its member businesses. As a champion for Nevada-based manufacturers and artisans, MIN likes to say, "Made in Nevada: What Happens Here Goes Everywhere."

MIN's statewide membership of 125 small businesses ranges from light manufacturers to small-batch artisans. MIN membership is open to any business that produces products, food or art of which at least 51 percent is made in Nevada. MIN's membership dues are \$100 per year.

MIN's services include:

- Made in Nevada's online Business Directory (www.tinyurl.com/nvmin), a searchable business directory showcasing Nevada-made products, food and art.
- An annual "Made in Nevada" magazine, catalog and business directory. For 2014, MIN is producing a special issue celebrating 150 years of industry in Nevada.
- Special events such as the "Made in Nevada Marketplace" at the Winnemucca Convention Center on June 14.
- Business development programs that provide opportunities to connect with potential purchasers and to build business relationships throughout the year.

MIN's other activities include advocating on issues affecting small business, facilitating access to new markets, partnering in cultural events that foster place-making and educating Nevada's youth on the diversity of products made in the state and the career paths for manufacturing.

MIN was established as a state of Nevada marketing initiative under Gov. Bob Miller. In 2009, Made in Nevada transitioned from a state-administered program into an IRS-recognized trade association funded primarily through membership dues and related program fees. MIN's early focus was to develop consumer awareness of Nevada-made products through a recognizable "brand mark" that differentiated products in the marketplace. Today, MIN's scope still includes promoting consumer awareness, and has evolved to meet member business needs in a changing marketplace.



STATEWIDE CALENDAR OF EVENTS



For event details, registration instructions and cost, please
visit http://business.nv.gov/Business/Event_Calendar

SOUTHERN NEVADA/ RURAL

September 26	Las Vegas Global Business District: Protecting Our Future	Texas Station 2101 Texas Star Lane	11:00 am– 1:00 pm
September 27	Intellectual Property Basics for Entrepreneurs: Patents, Copyrights, Trademarks	SBA Nevada Office 300 S. 4th Street, Suite 400	9:00– 11:30 am
September 30	Leadership Workshop with John D'Acunto	Canyon Gate Country Club 2001 Canyon Gate Dr.	4:00– 5:30 pm
October 1, 8, 15, 22, 29	1 Million Cups	The Innervation Center 6795 Edmond St., 3rd Floor	9:00– 10:00 am
October 3	Henderson Business Connection Expo (free)	Henderson Convention Center 200 S Water Street	10:00 am– 4:00 pm
October 7	Office of the Labor Commissioner: Community Information Meeting	Labor Commission Office 555 E. Washington Ave Suite 4100	9:00– 10:30 am
October 10	L2 Learn-Lead Conference	UNLV 4505 S. Maryland Pkwy	7:00 am– 3:30 pm
October 22	Nevada 8a Association Meeting (free)	SBA Nevada Office 300 S. 4th Street, Suite 400	9:00 am– 12:00 pm
October 22	Introduction to Exporting: How to Sell to Int. Markets	Desert Research Institute 755 E Flamingo	8:30– 11:30 am
October 23-25	Global Crowdfunding Convention and Bootcamp	Westin Lake Las Vegas 101 Montelago Blvd.	
October 24	Building Successful Contracting Teams and Joint Ventures	Clark Co. Government Center Pueblo Conference Room 500 S. Grand Central Pkwy	7:30– 9:30 am
November 5, 12, 19, 26	1 Million Cups	The Innervation Center 6795 Edmond St., 3rd Floor	9:00– 10:00 am
November 6	Building Successful Contracting Teams and Joint Ventures	Beatty – Justice Building 426 C Avenue South Pahrump – BoCC Chambers 2100 E. Walt Williams Dr. Tonopah – BoCC Chambers 101 Radar Road	9:30– 11:30 am

November 16-18	International Trade Summit	Rio Hotel Convention Center 3700 W. Flamingo Road	
November 18	Small Business Outreach Training (Bullhead City, AZ)	Mohave Community College 3400 Hwy 95, Room 508	1:00– 3:00 pm
November 21	2014 Small Business Workshops (free)	Paseo Verde Library 280 S. Green Valley Pkwy	7:30– 9:30 am
November 21	Doing Business with UNLV	Clark Co. Government Center Pueblo Conference Room	7:30– 9:30 am
December 3, 10, 17, 31	1 Million Cups	The Innevation Center 6795 Edmond St., 3rd Floor	9:00– 10:00 am

NORTHERN NEVADA/ RURAL

September 26	NCET Small Business Expo	Atlantis Cason Resort and Spa Grand Ballroom	10:00 am– 5:00 pm
October 1-2	Manufacturing in Nevada	John Ascuaga's Nugget Nugget Avenue	7:00 am– 3:00 pm; 7:00 am– 3:30 pm
October 9	Building Successful Contracting Teams and Joint Ventures	Washoe Co. Gov't Center Building C, Conference Room	1:00– 3:00 pm
October 10	Assess, License, Launch: Reno Restaurants	Reno City Hall 1 E First Street	7:15– 9:00 am
October 15	Workshop: Accessing Capital for Businesses	Lake Tahoe Community College 1 College Dr., S. Lake Tahoe	3:00– 6:00 pm
November 13	Contracting with the Fallon Naval Air Station	Washoe Co. Gov't Center Building C, Conference Room	1:00– 3:00 pm

WEBINARS

September 30	Social Media Strategies for Small Business Success	12:00– 1:30 pm
October 8	Submitting an Alternate Offer Through DIBBS (DLA)	11:00 am– 12:30 pm
October 15	Government Contracting 101: How to Do Business with the Government	2:00– 3:00 pm
October 23	Opportunities and Resources for Veteran –Owned Business	2:00– 3:30 pm
November 19	Building Successful Contracting Teams and Joint Ventures	2:00– 3:00 pm
December 17	Writing a Winning RFP Response	2:00– 3:00 pm

New events are always being added to the calendar!

Visit http://business.nv.gov/Business/Event_Calendar for updated listings and details

About Nevada Department of Business & Industry

The Nevada Department of Business and Industry is the state's most diverse department. Encompassing 13 divisions and the Director's Office, the Department impacts nearly every employer and employee in the state of Nevada. Our divisions have administrative and regulatory authority over areas including real estate, financial institutions, housing, transportation, insurance, labor and wage, and workplace safety.

While playing an important role in providing administrative and financial oversight of the divisions, the Director's Office is also the state's small business advocate. We manage a number of programs and initiatives to address the needs of homeowners, consumers and small businesses.

We have developed a number of programs and initiatives to support the establishment and growth of the small business sector throughout the state.

- **Advocacy and Regulatory Assistance:** From helping to clear bureaucratic logjams to reviewing and monitoring regulations for potentially burdensome impacts, we serve as your advocate in State government.
- **Access to Capital:** We can help you find information on a variety of financial incentives and business finance programs available throughout the state.
- **Bond Programs:** We help organizations borrow money and fill a vital niche by providing lower cost financing through

the issuance of tax-exempt private activity bonds for qualified projects.

- **New Markets Tax Credit Program:** As the administrator of the program, we assist small businesses obtain below-market capital loans by connecting you to the entities that have money to lend to businesses located in low-income areas of the state.
- **Referrals and Information:** Whether you need assistance writing a business plan, preparing financial statements or licensing and permitting, we can direct you to organizations that can help.
- **Training and Education:** We provide a comprehensive list of resources and information including a statewide small business community calendar highlighting education and training opportunities on our website.

For assistance, please contact:

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